

# EMI Finance Terms & Conditions

## Terms & Conditions for Customers

1. The “No Extra Cost EMI”, “Easy EMI” and “No Down Payment EMI ” finance Offer (collectively referred to as “Offer”) shall be valid and operative only on the purchase of selected Canon brand cameras and Lens (hereinafter referred to as the ‘Product’) as set under ‘**Exhibit-I**’ imported and marketed by Canon India Pvt Ltd (hereinafter referred to as the ‘Company/CIPL/Canon India’) & purchased by end customer (Customer/You/Your) availing the offer from any Authorised Canon Dealer / Outlets (hereinafter referred to as “Dealer”) in all the states of India (“Territory”) during the Offer period.
2. The offer is valid in the Territory for the period stated in the scheme letter/document. issued by CIPL to the Dealer from time to time. To know more about the details, please visit your nearest Dealer. “Scheme letter/document” is the document shared by CIPL with the Dealer and includes details related to the offer namely camera and lens models that are included in the offer, escalation matrix for issues related to the offer, and illustration on EMI calculation.
3. The Offer will be applicable with Canon finance partners – Bajaj Finance Ltd, HDFC Bank, IDFC First Bank, Pine Labs & Paytm (“Financier/ Bank”) subject to successful credit approval of the Financier/Bank.
4. The discretion to permit the customer to avail of the offer vests with the concerned Financier/ Bank.
5. Customer eligibility and limit will be decided by Financier/ Bank at the time of purchase of the Product.
6. Finance eligibility of any customer as determined by the Financier/ Bank may vary from store to store due to store finance rating given by the Financier/ Bank.
7. To opt for EMI facility Customer need to mandatorily scan the QR code on the warranty card available inside the product package and share the OTP with Financier/Bank to authenticate and approve the EMI transaction.
8. Financier/ Bank reserves the right to withdraw the finance offering from the store due to customer re-payment issues.
9. Additional schemes offered by Financier/ Bank and / or dealer to customers are completely optional and at the sole discretion of the respective Financier/ Bank/dealer.
10. Any disputes regarding the financing facility provided by the Financier/ Bank must be addressed in writing, by the customer directly to Financier/ Bank and Canon India will not be held responsible in this regard.
11. The customer shall be bound by the terms and conditions of the credit card/other financing facilities provided by the Financier/ Banks to the customer (“Finance Agreement”) for availing the offer and neither Canon India nor the Dealer shall in any way be liable for any terms and conditions of the Finance Agreement nor in relation to any dispute that may arise between the Financier/ Bank and the Customer in connection with the offer.
12. The customer shall be solely liable for any breach of the terms and conditions of the Finance Agreement with the Financier/ Banks including but not limited to any non-payment. The Customer further agree that in case of failure to make payments in a timely manner in accordance with the terms and conditions of the Finance Agreement with the Financier/ Banks, there may be additional interests/penalties which may be levied by the Financier/ Bank.

13. In case the dealer allows the return of the Product purchased through the offer by the Customer in accordance with the terms and conditions of the cancellation/refund policy (“Return Policy”) of the dealer, the Customer is advised to check with the Financier/ Bank on how any cancellation/refund in relation to the Product purchased by the customer under the offer will be settled including but not limited to any pre-closure or interest charges that may be levied on the customer by the Financier/ Bank. CIPL shall under no circumstances be liable for any such refund / return.
14. For EMI Calculator and monthly repayment schedule including GST, please get the information from the Financier/ Bank representative at the Dealer Store.
15. CIPL has all the rights to withdraw the Offer at any point of time without giving any advance notice.
16. If any provision of these terms and conditions is found by a court of competent jurisdiction to be invalid, you agree that it shall not affect the validity or enforceability of any other terms or rights which shall continue in full force and effect except for any such invalid or un-enforceable provision or part thereof.
17. These terms and conditions of the offer shall be construed and governed by the laws of India. You agree to submit to the non-exclusive jurisdiction of Delhi courts.
18. The offer is available only for purchase of a single Offer Product in a single transaction by a Customer
19. The offer is not available on purchases made using net banking, payment wallets.
20. The bank / financier will continue to charge interest on listed products as per bank/financier rates, for detail of rates, check terms and conditions of bank/financier. However, the interest to be charged by the bank/financier will be passed on to you as a discount.
21. To know more about the details of “No Down payment EMI Scheme”, please go through “scheme letter/document” issued by CIPL and available with the dealer.
  
22. For any other information related to offer, please get in touch with the dealer / Financier/ Bank local store representative from where the product is purchased or call the Dealer/ Financier/ Bank help line or customer care number.
  
23. Applicable GST on interest will not be subsidised or waived-off under “No extra cost EMI”, it will be paid by customer.

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## **Exhibit-I:**

Following Products are covered under EMI Finance Offer:

List applicable 1<sup>st</sup> Jan 2024 onward

Sl. No.	Product Category	Model Name	Category	Sl. No.	Product Category	Model Name	Category
1	DC	PowerShot V10 BK	DC	32	Lens	RF14-35mm F/4L IS USM	RF Lens
2	DC	PowerShot V10 SL	DC	33	Lens	RF15-35Mm F2.8 L	RF Lens
3	DSLR	EOS 1500D 18-55	APSC	34	Lens	RF24-105mm F4 L IS USM	RF Lens
4	DSLR	EOS 200D II 18-55	APSC	35	Lens	RF24-70Mm F2.8 L	RF Lens
5	DSLR	EOS 90D 18-135	APSC	36	Lens	RF28-70mm F2 L USM	RF Lens
6	DSLR	EOS 90D Body	APSC	37	Lens	RF400mm F2.8L IS USM	RF Lens
7	DSLR	EOS-1D X M III	FF	38	Lens	RF50mm F1.2 L USM	RF Lens
8	Mirrorless	EOS M50 M II 15-45	APSC	39	Lens	RF600mm F4 L IS USM	RF Lens
9	Mirrorless	EOS R50 18-45 STM	APSC	40	Lens	RF70-200 F2.8LUSM	RF Lens
10	Mirrorless	EOS R50 18-45/55-210 STM	APSC	41	Lens	RF70-200mm F4L	RF Lens
11	Mirrorless	EOS R7 18-150 STM	APSC	42	Lens	RF800mm F5.6 L IS USM	RF Lens
12	Mirrorless	EOS R7 BODY	APSC	43	Lens	RF85mm F1.2 L USM DS	RF Lens
13	Mirrorless	EOS R100 18-45 IS STM	APSC	44	Lens	RF85mm F1.2L USM	RF Lens
14	Mirrorless	EOS R3 Body	FF	45	EOS Cinema	C 200	EOS Cinema
15	Mirrorless	EOS R5 24-105	FF	46	EOS Cinema	C500 Mark II	EOS Cinema
16	Mirrorless	EOS R5 Body	FF	47	EOS Cinema	EOS C300 Mark III	EOS Cinema
17	Mirrorless	EOS R6 M II 24-105 F4-7.1 STM	FF	48	EOS Cinema	EOS C70	EOS Cinema
18	Mirrorless	EOS R6 M II 24-105 F4L USM	FF	49	EOS Cinema	EOS R5C	EOS Cinema
19	Mirrorless	EOS R6 M II Body	FF	50	ProDv	XA 11	ProDv
20	Mirrorless	EOS R8 24-50	FF	51	ProDv	XA 15	ProDv
21	Mirrorless	EOS R8 Body	FF	52	ProDv	XA 40	ProDv
22	Mirrorless	EOS RP BODY	FF	53	ProDv	XA 45	ProDv
23	Lens	RF24-105mm F2.8 L	FF	54	ProDv	XA 50	ProDv
24	Lens	RF200-800mm F6.3-9	FF	55	ProDv	XA 55	ProDv
25	Lens	RF10-20mm F4 L	FF	56	ProDv	XA 60	ProDv
26	Lens	RF 5.2mm F2.8 L DUAL	RF Lens	57	ProDv	XA 65	ProDv
27	Lens	RF100-300mm F2.8 L	RF Lens	58	ProDv	XA 70	ProDv
28	Lens	RF100-500mm F4.5-7.1LISUSM	RF Lens	59	ProDv	XA 75	ProDv
29	Lens	RF100mm F2.8L IS USM	RF Lens	60	ProDv	XC 15	ProDv
30	Lens	RF1200mm F8 L IS USM	RF Lens	61	ProDv	XF 605	ProDv